

IN THE SPECIFICATION:

Please amend the specification as follows:

Please replace the paragraph appearing on page 10, lines 4-23, with the following paragraph:

FIG. 4 depicts an implementation of a communications server 202.

Communications server 202 includes a memory 210, a secondary storage device 214, a CPU 218, an input device 220, a communication interface 222, and a video display 224. Memory [[212]] 210 includes a communication module 212, which works in conjunction with other components of the server to handle communications with the instant issuance server and other servers and systems. Communication module 212 may include, for example, the remote procedure call library and programs from Sun Microsystems®, Inc. Communication module 212 also includes functionality to interact with other servers and sub-systems, for example, the ACAP system. This functionality may permit the communication server [[to]], for example, to provide both asynchronous and synchronous communication among various front-end and back-end systems and applications. Thus, for example, communication module 212 permits synchronous messaging between the front-end agent application and the multiple back-end systems, using[[,]] the remote procedure call library and programs from Sun Microsystems®, Inc. Communication module 212 also permits synchronous messaging, for example, transmitting queries from the online server to the appropriate back-end system, such as the ACAP system. In one implementation, this functionality may be realized by using a MQseries client/server solution from IBM Corporation of Armonk, NY. Secondary storage device 214 includes an OS module 216. OS module 216 may be a Unix operating system module, or a Windows NT module or any other equivalent software module. In addition, the functionality associated with the OS module and the communication module may be implemented using a distributed object oriented platform, for example, Java® or Jini®.

Please replace the paragraph appearing on page 11, lines 1-5, with the following paragraph:

FIG. 5 depicts an implementation of an online processing server 204. Online processing server 202 includes a memory 230, a secondary storage device 234, a CPU 238, an input device 240, a communication interface 242, and a video display 244. Memory 230 includes an online processing module [[212]] 232, which works in conjunction with other components of the server to handle online processing.

Please replace the paragraph appearing on page 12, lines 10-22, with the following paragraph:

FIG. 8 depicts an implementation of a remote dispenser, such as remote dispenser 110 shown in FIG. 1, consistent with the present invention. Remote Remote dispenser 110 includes a memory 132, a secondary storage device 134, a CPU 136, an embossing machine 138, a communication interface 140, a video display 142, and an input device 144. Memory 132 includes a remote dispensing module 133. The remote dispensing module 133 interacts with both the instant issuance module located on instant issuance server 201 and embossing machine 138. Thus, for example, the remote dispensing module 133 receives an embossing record corresponding to a credit card from the instant issuance server and sends the record to embossing machine 138. The embossing machine 138 then embosses the relevant credit card information onto a card, for example, a plastic card in accordance with Visa®, MasterCard® and/or the system operator's embossing standards. One skilled in the art will appreciate that the embossed information includes the name of the credit card holder, the credit card number, and the date of expiration of the credit card. The embossing machine 138 also writes encoded customer information on the magnetic stripe on the back of the card.

Please replace the paragraph bridging page 13, line 17, through page 14, line 8,
with the following paragraph:

FIG. 9 depicts a user interface for one implementation of a remote dispenser 110 consistent with the present invention. The user interface for the remote dispenser 110 includes a display 150, a keypad 152, a bill acceptor 154, a card acceptor 156, a credit card information dispenser 160, and a credit card dispenser 162. The user interface for the remote interface dispenser 110 permits a customer to apply for a credit card and receive a credit card if a credit card is approved. Thus, for example, the customer may, by using keypad 152, request a credit card and follow the information displayed on display 150 to complete the request for the credit card. During the credit card application process, the customer may be required to provide a security deposit in order to issue a secured credit card. The customer may remit the required amount by inserting currency bills through bill acceptor 154. Alternatively, the customer may use an ATM card to transfer the required amount from her bank account to the credit card decisioning system. One skilled in the art will appreciate that the customer may also use any other card, for example, a smart card or a memory stick or any other device for transferring money from his account to the operator/owner of the instant credit card decisioning system. The customer may also write a check, which may then be read by a check reader 158.

Please replace the paragraph appearing on page 16, lines 5-13, with the following paragraph:

Next, the applicant is asked whether the applicant wants to continue (step S.700). This step permits the applicant to decide whether he or she wants to take the offered credit card deal or decline it. If the applicant decides to discontinue the process, then the processing ends. Otherwise the processing continues and the applicant completes the registration process (S.800). This process may involve verification of applicant's identification. This verification may be done by a human agent or via other means, for example, including biometric means. Also, this step may require the applicant to remit a certain deposit account amount, where the applicant was offered a secured credit card. One skilled in the art will appreciate that the credit limit on the secured card need not be the same as the remitted deposit amount. The credit limit, however, could be related to the deposit amount.